

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI  
CENTRAL DIVISION**

In The Matter Of:	)	
	)	Case Number 11-21174-drd13
Todd Mark Gerber	)	
Amy Lynn Gerber	)	
	)	Chapter 13
Debtors,	)	
	)	
Wilmington Savings Fund Society, FSB,	)	
Not in its Individual Capacity but Solely	)	
as Owner Trustee for GFT Mortgage	)	
Loan Trust 2015-GFT1	)	
	)	
Creditor,	)	
	)	

Property Address: 5001 Westport Dr, Jefferson City, MO 65109

Account number: XXXXXX7829

Court Claim Number: 13

**RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 3002

**Wilmington Savings Fund Society, FSB, Not in its Individual Capacity but Solely as Owner Trustee for GFT Mortgage Loan Trust 2015-GFT1** ("Creditor") hereby responds to that certain Notice of Final Cure Payment dated **July 28, 2016** and filed as Docket Number **187**

**Pre-Petition Default Payments**

- ☒ Agrees that the full amount required to cure the default on the Creditor's claim has been paid.
- ☐ Disagrees that the full amount required to cure the default on the Creditor's claim has been paid and states the total amount due to cure pre-petition arrears is:

Total Amount Due:

Attached as an Exhibit is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

**Post-Petition Default Payments**

- ☒ Agrees the loan is current with respect to all payments consistent with Section 1322(b)(5) of the Bankruptcy Code. The Trustee has paid the mortgage payments through June 2016, and the debtors are to resume payments beginning with the July 1, 2016 payment. As of this date, the total amount due is \$1,543.23 for payments due 7/1/16 – 8/1/16 in the amount of \$1,042.48 each, less a suspense balance of \$541.73.
- ☐ Disagrees that the loan is current with respect to all payments consistent with Section 1322(b)(5), and states that the total amount due to cure the post petition arrears is:

Total Amount Due:

Attached as an Exhibit is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified do not reflect amounts that become due or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this Response to the Cure Notice.

The amounts identified as due on this response may not, due to timing, reflect all payments sent to the Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected in the Cure Statement but which have not yet been received and/or processed by the Creditor.

August 18, 2016

Respectfully Submitted,  
Millsap & Singer, LLC

/s/ William T. Holmes, II

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William T. Holmes, II, #59759, #59759MO  
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Attorneys for Wilmington Savings Fund Society, FSB,  
Not in its Individual Capacity but Solely as Owner  
Trustee for GFT Mortgage Loan Trust 2015-GFT1

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on August 18, 2016, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

**Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Scott L. Wiggins

Richard Fink

Office of the United States Trustee

**Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Todd Mark Gerber  
Amy Lynn Gerber  
5001 Westport Dr.  
Jefferson City, MO 65109